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Private & confidential

FAO Zoe Bucknell
OneSavings Bank plc
Reliance House
Sun Pier
Chatham, Kent
ME4 4ET

Our ref md/247

17 November 2014

Dear Sirs

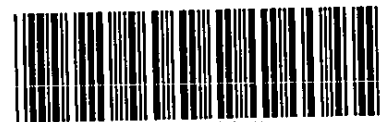
Statement to certain subsidiaries of OneSavings Bank plc on ceasing to hold office as auditors pursuant to section 519 of the Companies Act 2006

In accordance with section 519 of the Companies Act 2006, we confirm that there are no circumstances connected with our ceasing to hold office as auditors of the each of the companies listed in Appendix 1 that we consider should be brought to the attention of the respective companies' members or creditors

Yours faithfully

KPMG Audit Plc

WEDNESDAY



A38 26/11/2014 #178
COMPANIES HOUSE



KPMG Audit Plc
*Statement to certain subsidiaries of OneSavings Bank plc on ceasing to hold office as auditors
pursuant to section 519 of the Companies Act 2006
17 November 2014*

Appendix 1: List of companies

• 5D Finance Limited	05694526
• 5D Lending Limited	05929676
• Cavenham Financial Services Limited	01975028
• Easioption Limited	04508404
• Guernsey Home Loans Limited	04508403
• Interbay Financial I Limited	05878146
• Interbay Financial II Limited	06672384
• Interbay Funding Limited	05595882
• Interbay Group Holdings Limited	08068042
• Interbay Holdings Limited	05878379
• Interbay ML Limited	06038070
• Jersey Home Loans Limited	04508389
• Prestige Finance Limited	01080632
• Reliance Property Loans Limited	04508405
• Swingcastle Limited	01280136